#### Case 09-32712 Doc 1 Entered 09/02/09 14:59:40 Desc Main Filed 09/02/09

Document Page 1 of 46 United States Bankruptcy Court Northern District of Illinois

IN	RE:	Ca	ase No		
Rc	obles, Gerardo & Rodriguez, Ana Laura	Chapter <b>7</b>			
	Debtor(s)		•		
	DISCLOSURE OF C	COMPENSATION OF ATTORNEY FO	OR DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 one year before the filing of the petition in bankruptcy, o of or in connection with the bankruptcy case is as follows	r agreed to be paid to me, for services rendered or to be re	debtor(s) and that compensation paid to me within endered on behalf of the debtor(s) in contemplation		
	For legal services, I have agreed to accept		\$\$,500.00		
	Prior to the filing of this statement I have received $\ \ldots$		\$\$,500.00		
	Balance Due		\$\$		
2.	The source of the compensation paid to me was:	btor Other (specify):			
3.	The source of compensation to be paid to me is:	btor Other (specify):			
1.	I have not agreed to share the above-disclosed comp	ensation with any other person unless they are members ar	and associates of my law firm.		
	I have agreed to share the above-disclosed compens together with a list of the names of the people sharing	ation with a person or persons who are not members or assign in the compensation, is attached.	sociates of my law firm. A copy of the agreement,		
5.	In return for the above-disclosed fee, I have agreed to ren	der legal service for all aspects of the bankruptcy case, incl	luding:		
	<ul><li>b. Preparation and filing of any petition, schedules, sta</li><li>c. Representation of the debtor at the meeting of credit</li></ul>	ors and confirmation hearing, and any adjourned hearings			
	<ul><li>d. Representation of the debtor in adversary proceeding</li><li>e. [Other provisions as needed]</li></ul>	so and other comested bankruptey matters,			
6.	By agreement with the debtor(s), the above disclosed fee	does not include the following services:			
	certify that the foregoing is a complete statement of any agoroceeding.	CERTIFICATION reement or arrangement for payment to me for representati	ion of the debtor(s) in this bankruptcy		
	September 2, 2009	/s/ Dwight C. Adams			
_	Date	Dwight C. Adams 93566 Dwight Adams & Associates 1855 Rohlwing Rd Ste D Rolling Meadows, IL 60008			

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#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state
Audicos.	the Social Security number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.)
X	(Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read this notice.	

Robles, Gerardo & Rodriguez, Ana Laura	X /s/ Gerardo Robles	9/02/2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Ana Laura Rodriguez	9/02/2009
	Signature of Joint Debtor (if any)	Date

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Case 09-32712 Doc 1 Filed 09/02/09 Entered 09/02/09 14:59:40 Desc Main Page 4 of 46 Document B22A (Official Form 22A) (Chapter 7) (12/08) According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement): ☐ The presumption arises The presumption does not arise In re: Robles, Gerardo & Rodriguez, Ana Laura ☐ The presumption is temporarily inapplicable. Case Number: \_ (If known)

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.  □ <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
	10 U.S.C. § 101(d)(1)) of while I was performing a nomerand defense activity (as defined in 32 U.S.C. § 901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.
1C	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.    Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard    a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and   I remain on active duty /or/   I was released from active duty on   which is less than 540 days before this bankruptcy case was filed;    OR

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		Part II. CALCULATION (	OF MONTH	LY INCO	ME FOR § 707(b)(7) E	XCL	USION			
	Mar	rital/filing status. Check the box that	t applies and c	omplete the	balance of this part of this	stater	ment as dire	ected.		
	a	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.								
	b. Married, not filing jointly, with declaration of separate households. By checking this be penalty of perjury: "My spouse and I are legally separated under applicable non-bankru are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A Complete only Column A ("Debtor's Income") for Lines 3-11.							uptcy law or my spouse and I		
2	c. [	Married, not filing jointly, without Column A ("Debtor's Income") a					above. <b>Con</b>	nplete both		
	d. 🔽	Married, filing jointly. Complete b Lines 3-11.	oth Column A	A ("Debtor	's Income") and Column	B ("S	pouse's In	come") for		
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					D	olumn A ebtor's ncome	Column B Spouse's Income		
3	Gro	ss wages, salary, tips, bonuses, ove	rtime, commi	ssions.		\$	2,586.67	\$ 2,276.45		
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.									
•	a.	Gross receipts		\$						
	b.	Ordinary and necessary business e	xpenses	\$						
	c.	Business income		Subtract I	ine b from Line a	\$		\$		
	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.									
5	a.	Gross receipts		\$						
	b.	Ordinary and necessary operating	expenses	\$						
	c.	Rent and other real property incon	ne	Subtract I	ine b from Line a	\$		\$		
6	Inte	rest, dividends, and royalties.				\$		\$		
7	Pens	sion and retirement income.				\$		\$		
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.					\$		\$		
9	How was	mployment compensation. Enter the vever, if you contend that unemploying a benefit under the Social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the amount of the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Ammn A or B, but instead state the social Security Am	nent compensa ct, do not list	tion receive the amount	d by you or your spouse					
	Column A or B, but instead state the amount in the space below:  Unemployment compensation claimed to be a benefit under the Social Security Act  Debtor \$ Spouse \$					¢		¢		

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10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.					
	b.	\$				
	Total and enter on Line 10	\$		\$		
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).					2,276.45
12	Total Current Monthly Income for \$ 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.  \$					4,863.12
Part III. APPLICATION OF § 707(B)(7) EXCLUSION						
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amou 12 and enter the result.	unt from Line 12 b	y the		\$	58,357.44
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: Illinois b. Enter	er debtor's househ	old si	ze: <b>_4</b> _	\$	81,184.00
15	<ul> <li>Application of Section707(b)(7). Check the applicable box and proceed as</li> <li>✓ The amount on Line 13 is less than or equal to the amount on Line not arise" at the top of page 1 of this statement, and complete Part VIII:</li> <li>☐ The amount on Line 13 is more than the amount on Line 14. Complete Part VIII:</li> </ul>	14. Check the box; do not complete	Parts	IV, V, VI,	or V	II.

# Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)								
16	Ente	r the amount from Line 12.	\$					
17	Line debto paym debto	tal adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or r's dependents. Specify in the lines below the basis for excluding the Column B income (such as ent of the spouse's tax liability or the spouse's support of persons other than the debtor or the r's dependents) and the amount of income devoted to each purpose. If necessary, list additional transits on a separate page. If you did not check box at Line 2.c, enter zero.	the					
	a.	\$						
	b.	\$						
	c.	\$						
	Total and enter on Line 17.							
18 Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.								
Part V. CALCULATION OF DEDUCTIONS FROM INCOME								
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)								
National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)								

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19B	National Standards: health care. Out-of-Pocket Health Care for personal Out-of-Pocket Health Car	ons under 65 years ons 65 years of age rk of the bankrupto ears of age, and en or older. (The total ltiply Line a1 by L sult in Line c1. Mund enter the result	of age or old by cour ter in I numb ine b1	e, and in Line a der. (This informat.) Enter in Line Line b2 the number of househol to obtain a tot Line a2 by Line	a2 the IRS Nation rmation is availance b1 the number of member of members must all amount for home b2 to obtain a	nal Standards for ble at r of members of s of your t be the same as busehold total amount for	
	Household members under 65 ye	ears of age	Hou	sehold memb	ers 65 years of a	age or older	
	a1. Allowance per member		a2.	Allowance p	er member		
	b1. Number of members		b2.	Number of r	nembers		
	c1. Subtotal		c2.	Subtotal			\$
20A	Local Standards: housing and uti and Utilities Standards; non-mortga information is available at www.usc	ge expenses for th	e appli	cable county a	and household siz		\$
	Local Standards: housing and util the IRS Housing and Utilities Standinformation is available at <a href="www.usc">www.usc</a> the total of the Average Monthly Pasubtract Line b from Line a and enterprise of the standards and enterprise of the standards are standards.	lards; mortgage/rendoj.gov/ust/ or from layments for any de	nt expe n the cl bts sec	nse for your colerk of the ban ured by your h	ounty and family kruptcy court); e nome, as stated in	v size (this enter on Line b n Line 42;	
20B	a. IRS Housing and Utilities Standards; mortgage/rental expense			expense	\$		
	b. Average Monthly Payment for	our home, if					
	any, as stated in Line 42		\$				
	c. Net mortgage/rental expense				Subtract Line b	o from Line a	\$
21							
	Local Standards: transportation;	vehicle operation	ı/publi	c transportat	ion expense. Yo	ou are entitled to	\$
	an expense allowance in this categorand regardless of whether you use p	ry regardless of wl	hether				
22.4	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.						
22A		the "Dublic Trans	m antati	ion" omount fr	om IDC Local C	tan dandar	
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						\$
	Local Standards: transportation;						
22B	expenses for a vehicle and also use additional deduction for your public						
220	Transportation" amount from IRS I	Local Standards: Ti	ranspoi	rtation. (This a			
	www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					\$	

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	<b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more						
	than two vehicles.)						
	$\square$ 1 $\square$ 2 or more.						
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b						
23	the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42;						
	subtract Line b from Line a and enter the result in Line 23. <b>Do not enter a</b>						
	a. IRS Transportation Standards, Ownership Costs	\$					
	Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 42	\$					
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$				
	Local Standards: transportation ownership/lease expense; Vehicle 2. Conchecked the "2 or more" Box in Line 23.	Complete this Line only if you					
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS	Local Standards:					
	Transportation (available at www.usdoj.gov/ust/ or from the clerk of the ba	ankruptcy court); enter in Line b					
24	the total of the Average Monthly Payments for any debts secured by Vehicle subtract Line b from Line a and enter the result in Line 24. <b>Do not enter a</b>						
	a. IRS Transportation Standards, Ownership Costs, Second Car	\$					
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 42	¢.					
	<ul><li>b. stated in Line 42</li><li>c. Net ownership/lease expense for Vehicle 2</li></ul>	\$ Subtract Line b from Line a	Φ.				
			\$				
25							
	taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b>						
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues,						
	and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.						
27	Other Necessary Expenses: life insurance. Enter total average monthly p						
27	for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b>						
28	<b>Other Necessary Expenses: court-ordered payments.</b> Enter the total mo required to pay pursuant to the order of a court or administrative agency, st						
20	payments. Do not include payments on past due obligations included in		\$				
	Other Necessary Expenses: education for employment or for a physical						
29	<b>child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for						
	whom no public education providing similar services is available.						
30	Other Necessary Expenses: childcare. Enter the total average monthly are on childcare — such as haby-sitting, day care nursery and preschool. <b>Do n</b>						
30	on childcare — such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b>						
	Other Necessary Expenses: health care. Enter the total average monthly						
31	expend on health care that is required for the health and welfare of yourself reimbursed by insurance or paid by a health savings account, and that is in						
	Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.						
	Other Necessary Expenses: telecommunication services. Enter the total you actually pay for telecommunication services other than your basic hom						
32	service — such as pagers, call waiting, caller id, special long distance, or in	nternet service — to the extent					
	necessary for your health and welfare or that of your dependents. <b>Do not in deducted.</b>	nctude any amount previously	\$				
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.						

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		Subpart B: Additional Living F Note: Do not include any expenses that y		-32	
	expe	Ith Insurance, Disability Insurance, and Health Savings Anses in the categories set out in lines a-c below that are reasonse, or your dependents.			
	a.	Health Insurance	\$		
2.4	b.	Disability Insurance	\$	1	
34	c.	Health Savings Account	\$	]	
	Total	l and enter on Line 34		-	\$
		ou do not actually expend this total amount, state your actually expend the page to the page	al total average monthly ex	spenditures in	
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.				
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.				
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.				
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				
40		tinued charitable contributions. Enter the amount that you or financial instruments to a charitable organization as defin			\$
41	Tota	al Additional Expense Deductions under § 707(b). Enter th	e total of Lines 34 through	40	

\$

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B22A (Official Form 22A) (Chapter 7) (12/08)

		S	Subpart C	: Deductions for De	ebt Payment		
	you of Paymenthe to follow	re payments on secured claims own, list the name of the creditor nent, and check whether the paynotal of all amounts scheduled as a wing the filing of the bankruptcy. Enter the total of the Average N	, identify to nent include contractual case, divi	the property securing des taxes or insurance lly due to each Secur ded by 60. If necessi	the debt, state the Ave. The Average Mont red Creditor in the 60	verage Monthly hly Payment is months	
42		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance?	
	a.				\$	☐ yes ☐ no	
	b.				\$	☐ yes ☐ no	
	c.				\$	☐ yes ☐ no	
				Total: Ac	dd lines a, b and c.		\$
	resid you r credi cure forec	er payments on secured claims. ence, a motor vehicle, or other paymay include in your deduction 1/2 tor in addition to the payments li amount would include any sums closure. List and total any such a rate page.	roperty ne 60th of an sted in Lir in default	cessary for your supy y amount (the "cure ne 42, in order to ma that must be paid in	port or the support of amount") that you mu intain possession of the order to avoid reposs	your dependents, ust pay the he property. The ession or tional entries on a	
43		Name of Creditor	Property Securin		the Debt	1/60th of the Cure Amount	
	a.					\$	
	b.					\$	
	c.					\$	
					Total: Add	l lines a, b and c.	\$
44	such	nents on prepetition priority cl as priority tax, child support and ruptcy filing. Do not include cu	alimony	claims, for which you	u were liable at the tir	ne of your	\$
	follo	pter 13 administrative expenses wing chart, multiply the amount in nistrative expense.					
	a.	Projected average monthly cha	pter 13 pla	an payment.	\$		
45	b.	schedules issued by the Execut Trustees. (This information is a	tiplier for your district as determined under sued by the Executive Office for United States his information is available at gov/ust/ or from the clerk of the bankruptcy		X		
	c.	Average monthly administrativ	e expense	of chapter 13	Total: Multiply Line and b	es a	
1.5		case					\$
46	1 ota	l Deductions for Debt Payment					\$
45	TD :			: Total Deductions		4.6	ф
47	Tota	l of all deductions allowed und	er § 707(1	(2). Enter the total	of Lines 33, 41, and 4	46.	\$

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**B22A** (Official Form 22A) (Chapter 7) (12/08)

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION								
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))		\$					
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))							
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.							
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.							
	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed.							
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not this statement, and complete the verification in Part VIII. Do not complete the remainder of		top of p	age 1 of				
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presum 1 of this statement, and complete the verification in Part VIII. You may also complete Par remainder of Part VI.							
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the rethough 55).	mainder of Par	t VI (Liı	nes 53				
53	Enter the amount of your total non-priority unsecured debt		\$					
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.							
	Secondary presumption determination. Check the applicable box and proceed as directed.		•					
	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at							
55	the top of page 1 of this statement, and complete the verification in Part VIII.  The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption"							
	arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.							
	Part VII. ADDITIONAL EXPENSE CLAIMS							
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.							
	Expense Description	Monthly A	mount					
56	a.	\$						
	b.	\$						
	c.	\$						
	Total: Add Lines a, b and c	\$						
Part VIII. VERIFICATION								
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)							
57	Date: September 2, 2009 Signature: /s/ Gerardo Robles							
	(Debtor)							
	Date: September 2, 2009 Signature: /s/ Ana Laura Rodriguez  (Joint Debtor, if any)							

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BI (SHIELLI I SHIII I) (1/05)		<i>OCUITIEIL</i>		Page 1	<u> 2 01 4</u>	.0			
United States Bankruptcy Court Northern District of Illinois					Vol	untary Petition			
Name of Debtor (if individual, enter Last, First, Middle): <b>Robles, Gerardo</b>				Name of Joint Debtor (Spouse) (Last, First, Middle): Rodriguez, Ana Laura					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  Ana Laura Robles					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>4573</b>				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4286					
Street Address of Debtor (No. & Street, City, State & Zip Code): 515 Hill Avenue			Street Address of Joint Debtor (No. & Street, City, State & Zip C 515 Hill Avenue					tte & Zip Code):	
Elgin, IL	ZIPCOD	DE <b>60120</b>		Elgin, IL					ZIPCODE <b>60120</b>
County of Residence or of the Principal Place of B		2 00120		County of I	Residenc	e or of t	he Principal Pla		
Mailing Address of Debtor (if different from stree	t address)				ldress of	Joint Do	ebtor (if differer	nt from stre	et address):
	ZIPCOD	DE							ZIPCODE
Location of Principal Assets of Business Debtor (i	f different fr	om street address	s abov	ve):					
									ZIPCODE
Type of Debtor (Form of Organization)		Nature o							Code Under Which (Check one box.)
(Check <b>one</b> box.)  ☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities,				ate as defined in 11  Chapter 9 Chapter 11 Chapter 12 Chapter 12 Chapter 13 Chapter 13 Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding					
check this box and state type of entity below.)  Clearing Bank  Other  Tax-Exempt  (Check box, if a  Debtor is a tax-exempt  Title 26 of the United S  Internal Revenue Code			if app npt or ed Sta	plicable.) rganization		del § 1 ind per		1 U.S.C. red by an ly for a	e box.)
Filing Fee (Check one	box)						Chapter 11 l	Debtors	
✓ Full Filing Fee attached  ☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor				Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:					
is unable to pay fee except in installments. Rule 3A.	: 1000(b). Se	e Official Polifi		Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.					
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
						THIS SPACE IS FOR COURT USE ONLY			
	] ,000- ,000	5,001- 10,000	10,00 25,00		25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$	]		\$50,0	000,001 to	\$100,000 to \$500		\$500,000,001		
Estimated Liabilities				000,001 to			\$500,000,001		

\$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million to \$50 million to \$500 million to \$10 million \$10 million \$10 million to \$10 million to \$10 million \$

Location Where Filed: None	Case Number:	Date Filed:					
Location Where Filed:	Case Number:	Date Filed:					
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)					
Name of Debtor: None	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	be completed if debtor is required to file periodic reports (e.g., forms and 10Q) with the Securities and Exchange Commission pursuant to tion 13 or 15(d) of the Securities Exchange Act of 1934 and is uesting relief under chapter 11.)  I, the attorney for the petitioner named in the foregoing petit that I have informed the petitioner that [he or she] may prochapter 7, 11, 12, or 13 of title 11. United States Code						
	X /s/ Dwight C. Adams Signature of Attorney for Debtor(s)	9/02/09 Date					
Exhibit D  o be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  this is a joint petition:							
Exhibit D also completed and signed by the joint debtor is attached	ed a made a part of this petition.						
Information Regarding the Debtor - Venue  (Check any applicable box.)  ✓ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.							
	•						
	partner, or partnership pending in ace of business or principal assets but is a defendant in an action or pr	this District. in the United States in this District, roceeding [in a federal or state court]					
<ul> <li>☐ There is a bankruptcy case concerning debtor's affiliate, general p</li> <li>☐ Debtor is a debtor in a foreign proceeding and has its principal pl</li> <li>or has no principal place of business or assets in the United States b</li> </ul>	partner, or partnership pending in ace of business or principal assets out is a defendant in an action or prard to the relief sought in this Disces as a Tenant of Residential licable boxes.)	this District. in the United States in this District, roceeding [in a federal or state court] trict.  Property					
☐ There is a bankruptcy case concerning debtor's affiliate, general p ☐ Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States b in this District, or the interests of the parties will be served in reg.  Certification by a Debtor Who Reside (Check all app	partner, or partnership pending in ace of business or principal assets but is a defendant in an action or pard to the relief sought in this Disces as a Tenant of Residential licable boxes.) tor's residence. (If box checked, or	this District. in the United States in this District, roceeding [in a federal or state court] trict.  Property					

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-32712 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 09/02/09

Document

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Robles, Gerardo & Rodriguez, Ana Laura

Page 13 of 46 Name of Debtor(s):

Case Number:

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Desc Main

Date Filed:

Page 2

Date

Case 09-32712 Doc 1 Filed 09/02/09 B1 (Official Form 1) (1/08) Document	Entered 09/02/09 14:59:40 Desc Main Page 14 of 46 Page 3
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Robles, Gerardo & Rodriguez, Ana Laura
Signa	tures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Gerardo Robles  Signature of Debtor Gerardo Robles  X /s/ Ana Laura Rodriguez  Signature of Joint Debtor Ana Laura Rodriguez  Telephone Number (If not represented by attorney)  September 2, 2009  Date	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative  Date
Signature of Attorney*  X /s/ Dwight C. Adams Signature of Attorney for Debtor(s)  Dwight C. Adams 93566 Dwight Adams & Associates 1855 Rohlwing Rd Ste D Rolling Meadows, IL 60008  September 2, 2009 Date *In a case in which \$ 707(b)(4)(D) applies, this signature also constitutes a	Signature of Non-Attorney Petition Preparer  I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.  Date
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social Security numbers of all other individuals who

Signature of Authorized Individua		
Printed Name of Authorized Indiv	dual	

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-32712 B1D (Official Form 1, Exhibit D) (12/08)

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**Northern District of Illinois** 

IN RE:		Case No
Rodriguez, Ana Laura		Chapter 7
	Debtor(s)	1

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. <i>You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.</i>
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>Active military duty in a military combat zone.</li> </ul>
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I will an a large of the first transfer of the first transfer or will be a first transfer or the first transfer of the first transfer or the first transfe

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Ana Laura Rodriguez

Date: September 2, 2009

Case 09-32712 B1D (Official Form 1, Exhibit D) (12/08)

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IN RE:		Case No.
Robles, Gerardo		Chapter 7
	Debtor(s)	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>Active military duty in a military combat zone.</li> </ul>
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Gerardo Robles

Date: September 2, 2009

 $_{B6\ Summary\ (Form 6-Summary\ (12/07)}$  Doc 1

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# Document Page 17 of 46 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No
Robles, Gerardo & Rodriguez, Ana Laura	Chapter 7
	-

Debtor(s)

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 150,000.00		
B - Personal Property	Yes	3	\$ 24,642.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 196,169.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 80,908.23	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 4,383.4
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,302.0
	TOTAL	17	\$ 174,642.00	\$ 277,077.23	

Form 6 - Statistical Summary (12/07) Doc 1 Filed 09/02/09

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# Document Page 18 of 46 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No.
Robles, Gerardo & Rodriguez, Ana Laura	Chapter 7
Debtor(s)	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 4,383.42
Average Expenses (from Schedule J, Line 18)	\$ 4,302.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 4,863.12

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 36,169.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 80,908.23
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 117,077.23

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**SCHEDULE A - REAL PROPERTY** 

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
marital residence located ate 642 Sherman Avenue, Elgin, IL		J	150,000.00	176,392.00
60120				

TOTAL

(Report also on Summary of Schedules)

150.000.00

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## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		cash	J	20.00
2.	Checking, savings or other financial		Checking account with Chase Bank	J	192.00
	accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checkingf & Savings account with Bank of America	J	280.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		2 beds, kitchen table w/chairs, 1 television, laptop computer, X-box game system, couch	J	1,600.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		personal clothing	J	250.00
7.	Furs and jewelry.		Gold chain & wedding bands	J	300.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Death benefit policy of insurance sponsored by employer	Н	10,000.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1992 Honda Civic	J	500.00
	other vehicles and accessories.		1995 Chevy Suburban	J	1,500.00
			2006 Nissan Altima	J	10,000.00
	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			

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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X X X			
		ТО	ΓAL	24,642.00

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# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

<b>y</b> 11 0.5.0. 3 522(0)(0)			
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
cash	735 ILCS 5 §12-1001(b)	20.00	20.00
Checking account with Chase Bank	735 ILCS 5 §12-1001(b)	192.00	192.00
checkingf & Savings account with Bank of America	735 ILCS 5 §12-1001(b)	280.00	280.00
2 beds, kitchen table w/chairs, 1 television, laptop computer, X-box game system, couch	735 ILCS 5 §12-1001(b)	1,600.00	1,600.00
personal clothing	735 ILCS 5 §12-1001(a)	250.00	250.00
Gold chain & wedding bands	735 ILCS 5 §12-1001(b)	300.00	300.00
Death benefit policy of insurance sponsored by employer	735 ILCS 5 §12-1001(h)(3)	10,000.00	10,000.00
1992 Honda Civic	735 ILCS 5 §12-1001(c)	500.00	500.00
1995 Chevy Suburban	735 ILCS 5 §12-1001(c)	1,500.00	1,500.00

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Summary of Certain Liabilities and Related

Summary of Schedules.)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2281		J	Mortgage account opened 2/05 for				176,392.00	26,392.00
Americas Servicing Co 8480 Stagecoach Ci Frederick, MD 21701			marital residence located at 642 Sherman Avenue, Elgin, IL					
			VALUE \$ 150,000.00					
ACCOUNT NO. 0001		Н	Installment account opened 2/08 for 2006				19,777.00	9,777.00
Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266			VALUE \$ 10,000.00	-				
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ocntinuation sheets attached			(Total of th	is p		e)	\$ 196,169.00	\$ 36,169.00
			(Use only on la		Tot page		\$ 196,169.00 (Report also on	\$ 36,169.00 (If applicable, report

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#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors

of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Claims for Death or Personal Injury While Debtor Was Intoxicated

a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5414		Н	Revolving account opened 11/03				
5/3 Bank Cc 38 Fountain Square Cincinnati, OH 45263							10,174.00
ACCOUNT NO. 1716		J	collection of amount due to US Cellular			Н	10,174.00
Account Recovery Services, Inc. 3031 N. 114th Street Milwuakee, WI 53222							321.23
ACCOUNT NO. 6618		J	collection of amount due to GE Money				
AlliedInterstate 300 Corporate Exchange Drive 5th Floor Columbus, OH 43231			Bank/Tweeter New England				1,722.00
ACCOUNT NO. 3344		W	Open account opened 8/08	╁		H	1,722.00
Asset Management Out 401 Pilot Ct Ste A Waukesha, WI 53188							
						Ц	309.00
<b>4</b> continuation sheets attached	Subtotal (Total of this page) \$ 12,526.2						
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$							

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9745		w	Revolving account opened 2/05	T			
Bank Of America 4060 Ogletown/stan Newark, DE 19713							2,172.00
ACCOUNT NO. 0037		J	miscellaneous purchases				
Bank Of America Recovery Management 100 N. Broadway St. Louis, MO 63102			·				2,086.43
ACCOUNT NO. 9084		Н	Open account opened 12/08	T			
Bureau Of Collection R 7575 Corporate Way Eden Prairie, MN 55344							467.00
ACCOUNT NO. 2485		Н	Open account opened 9/07	T			
Caine And Weiner 21210 Erwin St Woodland Hills, CA 91367							044.00
ACCOUNT NO. 1330		Н	Revolving account opened 6/08	╁		Н	241.00
Cap One Po Box 85520 Richmond, VA 23285			The total ing account opened of the				1,606.00
ACCOUNT NO. 3019		Н	Revolving account opened 2/07	H			1,000.00
Cit Bank/dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753							
				_		Ц	2,054.00
ACCOUNT NO. 2735	-	W	Revolving account opened 8/07				1
Cit Bank/dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753							1,409.00
Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub nis p			\$ 10,035.43
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	continuation sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>0620</b>		Н	Revolving account opened 12/06			H	
Dsnb Macys 911 Duke Blvd Mason, OH 45040	•						622.00
ACCOUNT NO. <b>7274</b>		J	collection of amount due to HSBC Caard Services			H	
Enhanced Recovery Corporation Hsbc Card Services P.O. Box 60102 City Of Industry, CA 91716-0102							4,759.68
ACCOUNT NO. 8911		Н	Revolving account opened 11/03			Ħ	- 1,100100
Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45263							10,174.00
ACCOUNT NO. 4103		w	Revolving account opened 5/07			$\exists$	
Gemb/lowes Po Box 981400 El Paso, TX 79998	-						
ACCOUNT NO. <b>0472</b>		J	Revolving account opened 6/04	H		$\dashv$	249.00
Gemb/tweeter New Engla Po Box 981439 El Paso, TX 79998	-						
7040		J	collection of amoutn due to ComEd on account			Н	1,801.00
ACCOUNT NO. 7312  Harvard Collection Services, Inc. 4839 N. Elston Avenue Chicago, IL 60630-2534	-	J	7249270038				
ACCOUNT NO. 2300	-	J	Revolving account opened 11/03	$\vdash$		$\dashv$	44.31
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		,	notorning account openiou 1 1/00				4 022 02
Sheet no. <b>2</b> of <b>4</b> continuation sheets attached to	<u></u>			L Sub	tota		4,933.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p als	age Fota o o tica	e) al n al	\$ <b>22,582.99</b>

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5189		Н	Revolving account opened 3/06				
Hsbc Bank Po Box 5253 Carol Stream, IL 60197							1,355.00
ACCOUNT NO. <b>5106</b>		J	Revolving account opened 2/07	$\vdash$		$\Box$	1,333.00
Hsbc/bsbuy Po Box 15519 Wilmington, DE 19850							l
ACCOUNT NO. <b>3301</b>		w	Revolving account opened 8/03				621.00
Hsbc/carsn Pob 15521 Wilmington, DE 19805							563.00
ACCOUNT NO. <b>3552</b>		J	Revolving account opened 5/04				303.00
Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051							05.00
ACCOUNT NO. <b>9060</b>		J	miscellaneous purchases				65.00
Macy's P.O. Box 689195 Des Moines, IA 50368							
		J	collection of amount due to Nicor Energy on				621.60
ACCOUNT NO. 7C3R  NCO Financial Systems Inc. 507 Prudential Road Horsham, PA 19044		J	account 8421110051462485				l
			0	_			57.70
ACCOUNT NO. 3486  Nicor Gas 1844 Ferry Road Naperville, IL 60563		Н	Open account opened 5/04				
							140.00
Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_		(Total of the	•	age	e)	\$ 3,423.30
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	stica	n al	\$

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(If known)

IN RE Robles, Gerardo & Rodriguez, Ana Laura

Debtor(s)

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>0001</b>	t	J	Installment account opened 8/06				
Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266							29,514.0
ACCOUNT NO. <b>0747</b>	1	Н	Unknown account opened 1/09	+			20,014.0
Sunrise Credit Service 234 Airport Plaza Blvd S Farmingdale, NY 11735							
	-		Povelving appearance 40/04	+	-		137.0
ACCOUNT NO. 7274  Thd/cbsd Po Box 6497 Sioux Falls, SD 57117		J	Revolving account opened 10/04				4 500 6
ACCOUNT NO. <b>0001</b>		J	collection of amount due to Verizon Wireless	+			1,588.0
United Collection Bureau 5620 Southwyck Blvd #206 Toledo, OH 43614			Midwest Area				231,2
ACCOUNT NO. <b>0001</b>		Н	Open account opened 1/09	+		H	201.2
Verizon Wireless/great Po Box 26055 Minneapolis, MN 55426							
		14/	1	+			196.0
ACCOUNT NO. 1434 Wffinancial 454 Reddington Dr Ste H South Elgin, IL 60177		W	Installment account opened 12/07				674.6
ACCOUNT NO.	_						674.0
Sheet no4 of4 continuation sheets attached to				Sub	ntot	<u> </u>	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	his p	oag	e)	\$ 32,340.2
			(Use only on last page of the completed Schedule F. Repo		Tot so c		

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

80,908.23

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Case No.

Debtor(s)

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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(If known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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(If known)

IN RE Robles, Gerardo & Rodriguez, Ana Laura

Debtor(s)

Case No.

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	btor's Marital Status DEPENDENTS OF DEBTOR AND SPOUSE							
Married	RELATIONSHIP(S): Daughter Son				AGE(S) 6 2	):		
EMPLOYMENT:	DEBTOR			SPOUSE				
Occupation See Schedule		lical Assista	nt					
Name of Employer				ervices, S.C.				
How long employed		ars and 7 m		·				
Address of Employer	373	Summit St.	#102					
	Elgi	n, IL 60120						
<b>INCOME:</b> (Estimate of average of	r projected monthly income at time case filed)			DEBTOR		SPOUSE		
_	lary, and commissions (prorate if not paid mon	hlv)	\$	3,078.32		2,276.45		
2. Estimated monthly overtime	mary, and commissions (prorute it not pare mon	,	\$		\$			
3. SUBTOTAL			\$	3,078.32	\$	2,276.45		
4. LESS PAYROLL DEDUCTION	NS							
a. Payroll taxes and Social Securi	ity		\$	298.35				
b. Insurance			\$					
c. Union dues			\$		\$			
d. Other (specify) United Way			\$	21.67	\$			
			<u> </u>	500.57	<u> </u>			
5. SUBTOTAL OF PAYROLL D			\$	586.57		384.78		
6. TOTAL NET MONTHLY TA	KE HOME PAY		\$	2,491.75	<u>\$</u>	1,891.67		
7. Regular income from operation of	of business or profession or farm (attach detaile	d statement)	\$		\$			
8. Income from real property	•		\$		\$			
9. Interest and dividends			\$		\$			
	ort payments payable to the debtor for the debtor	r's use or	¢.		Φ			
that of dependents listed above 11. Social Security or other govern	ment assistance		<b>a</b> —		<b>a</b>			
	inicit assistance		\$		\$			
(-F)/			\$		\$			
12. Pension or retirement income			\$		\$			
13. Other monthly income								
(Specify)			\$		\$			
			\$ ——		\$ ——			
			Ψ		Ψ			
14. SUBTOTAL OF LINES 7 TH	HROUGH 13		\$		\$			
15. AVERAGE MONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	2,491.75	\$	1,891.67		
<b>16. COMBINED AVERAGE MO</b> if there is only one debtor repeat to	ONTHLY INCOME: (Combine column totals otal reported on line 15)	from line 15;		\$	4,383.	.42		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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**SPOUSE** 

Case No.

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 1** 

DEBTOR EMPLOYMENT:

Occupation Mechanic

Name of Employer **General Parts Distribution LLC** 

How long employed 2 months

Address of Employer 410 W. Higgins Raod

Schaumurg, IL 60195

Occupation **Shipping** 

Name of Employer **Illinois Tool Works** 

How long employed 9 years

Address of Employer 3600 West Lake Avenue

Glenview, IL 60026

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Case No.

(If known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

expenditures meeted spouse.		
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,139.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	265.00
b. Water and sewer	\$	40.00
c. Telephone	\$	160.00
d. Other CAble Television	\$	90.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	25.00
4. Food	\$	450.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	130.00
7. Medical and dental expenses	\$	
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	_	
a. Homeowner's or renter's	\$	42.00
b. Life	\$	
c. Health	\$	
d. Auto	\$	125.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property Taxes	\$	327.00
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	509.00
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other Rent	\$	500.00
	\$	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	4,302.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

# 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$\$,4,383.42
b. Average monthly expenses from Line 18 above	\$ 4,302.00
c Monthly net income (a minus h)	\$ 81.42

Document

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(If known)

(Print or type name of individual signing on behalf of debtor)

IN RE Robles, Gerardo & Rodriguez, Ana Laura

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Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: September 2, 2009 Signature: /s/ Gerardo Robles **Gerardo Robles** Date: September 2, 2009 Signature: /s/ Ana Laura Rodriguez (Joint Debtor, if any) Ana Laura Rodriguez [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7}$  (Official Form 7) Case 09-32712 Doc 1 Filed 09/02/09 Entered 09/02/09 14:59:40 Document Page 37 of 46 **United States Bankruptcy Court** 

Northern District of Illinois

Desc Main

IN RE:	Case No.
Robles, Gerardo & Rodriguez, Ana Laura	Chapter 7
Debtor(s)	1

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

6,526.40 2007 Husband Lowe's Home Centers, Inc., P.O. box 1111, N. Wilkesboro, NC 28656 27,151.41 2007 Husband Illinois Tool Works, Inc., 3600 West Lake Avenue, Glenview, IL 60025 20,041.62 2007 Wife Northwest Pediatric Services, S.C., 373 Summit Street #102, Elgin, IL 60120 20,587.68 2008 Wife Northwest Pediatric Services, S.C., 373 Summit Street #102, Elgin, IL 60120 25,727.76 2008 Husband Illinios Tool Works, Inc. 3600 West Lake Avenue, Glenview, IL 60025 4,718.26 2008 Husband Advance Stores Company, Inc., Roanoke, VA 24012 312.00 2008 Husband Adecco USA, Inc., 2901 E. Lake Road, Building 9-110, Erie, PA 60120 16,200.04 2009 Husband Illinois Tool Works, Inc., 2600 West Lake Avenue, Glenview, IL 60025 1,312.15 2009 Husband General Parts Distribution, LLC, 410 W. Higgins Road, Schaumburg, IL 60195

16,810.75 2009 Wife Northwest Pediatric Services, S.C. 373 Summit Street #102, Elgin, IL 60120

## 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER **Nissan Motor Acceptance** P.O. Box 660360 Dallas, TX 75266

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN July 2009

DESCRIPTION AND VALUE OF PROPERTY 2006 Nissan Altima valued at \$10,000.00

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.
Dwig 1855	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY 08/15/2009 1,500.00 Rohlwing Road #D Ing Meadows, IL 60008
<b>10.</b> C	Other transfers
None	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within <b>two years</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
11. (	Closed financial accounts
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within <b>one year</b> immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
12. S	afe deposit boxes
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
13. S	etoffs
None	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within <b>90 days</b> preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
14. P	roperty held for another person
None	List all property owned by another person that the debtor holds or controls.
15. P	rior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

Desc Main

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

Volle

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None b.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\overline{\mathbf{V}}$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: September 2, 2009	Signature /s/ Gerardo Robles	
	of Debtor	Gerardo Robles
Date: September 2, 2009	Signature /s/ Ana Laura Rodriguez	
	of Joint Debtor	Ana Laura Rodriguez
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:	<b>RE:</b> Case No		Case No.
Robles, Gerardo & Rodriguez, Ana Laura			Chapter 7
	Debtor(s)		•
CHAPTER 7	INDIVIDUAL DEBTO	OR'S STATEMENT	OF INTENTION
<b>PART A</b> – Debts secured by property of estate. Attach additional pages if necess		e fully completed for <b>E</b> A	CH debt which is secured by property of the
Property No. 1		]	
Creditor's Name: 5/3 Bank Cc		Describe Property Securing Debt:	
Property will be (check one):  ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (cl)  ☐ Redeem the property  ✓ Reaffirm the debt ☐ Other. Explain	neck at least one):	(for exa	ample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ☐ Claimed as exempt ✓ Not claim	ned as exempt		
Property No. 2 (if necessary)		]	
Creditor's Name: Americas Servicing Co		Describe Property Securing Debt: marital residence located ate 642 Sherman Avenue, Elgin, IL	
Property will be (check one):  ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (cl)  Redeem the property Reaffirm the debt Other. Explain	neck at least one):	(for exa	ample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ☐ Claimed as exempt ✓ Not claim	ned as exempt		
PART B – Personal property subject to unadditional pages if necessary.)	nexpired leases. (All three o	columns of Part B must l	oe completed for each unexpired lease. Attack
Property No. 1			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
1 continuation sheets attached (if any	·)		•
I declare under penalty of perjury the personal property subject to an unexp		intention as to any pro	operty of my estate securing a debt and/or
Date: September 2, 2009	/s/ Gerardo Robles		
	Signature of Debtor		
	/s/ Ana Laura Rodr	iguez	

Signature of Joint Debtor

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# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A – Continua	atıor
-------------------	-------

Property No. 3			
Creditor's Name: Nissan Motor Acceptanc		Describe Property 2006 Nissan Altima	
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (c) Redeem the property Reaffirm the debt	heck at least one):	(for ex	xample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ☐ Claimed as exempt ✓ Not claim		,	
Property No.			
Creditor's Name:		<b>Describe Property</b>	Securing Debt:
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (ci Redeem the property Reaffirm the debt Other. Explain	heck at least one):	(for ex	xample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claim	ned as exempt		
Property No.		7	
Creditor's Name:		Describe Property	Securing Debt:
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (c)  Redeem the property Reaffirm the debt Other. Explain	heck at least one):	(for ex	xample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claim	ned as exempt		
PART B – Continuation			
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):

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IN RE:		Case No
Robles, Gerardo & Rodriguez, Ana Laura		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CREDIT	FOR MATRIX
		Number of Creditors65
The above-named Debtor(s) her	reby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.
Date: September 2, 2009	/s/ Gerardo Robles	
	Debtor	
	/s/ Ana Laura Rodriguez	
	Joint Debtor	

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Robles, Gerardo 515 Hill Avenue Elgin, IL 60120 Document Pag Amex Po Box 297871 Fort Lauderdale, FL 33329

Cap One Po Box 85520 Richmond, VA 23285

Rodriguez, Ana Laura 515 Hill Avenue Elgin, IL 60120 Amrcn Hm Mtg 10440 Little Patuxent Parkway Columbia, MD 21044 Cbe Group 131 Towe Park Dr Suite 1 Waterloo, IA 50702

Dwight Adams & Associates 1855 Rohlwing Rd Ste D Rolling Meadows, IL 60008 Applied Bank 601 Delaware Ave Wilmington, DE 19801

Chase - Cc Po Box 15298 Wilmington, DE 19850

5/3 Bank Cc 38 Fountain Square Cincinnati, OH 45263 Asset Management Out 401 Pilot Ct Ste A Waukesha, WI 53188 Chase Manhattan Mtge 3415 Vision Dr Columbus, OH 43219

5th 3rd Bk 615 Elsinore Pl Cincinnati, OH 45202 Bally Total Fitness 12440 E Imperial H Norwalk, CA 90650 Cit Bank/dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753

Account Recovery Services, Inc. 3031 N. 114th Street Milwuakee, WI 53222

Bank Of America 4060 Ogletown/stan Newark, DE 19713 Citifinancial Retail S Po Box 22065 Tempe, AZ 85285

Afni, Inc. Po Box 3097 Bloomington, IL 61702 Bank Of America Recovery Management 100 N. Broadway St. Louis, MO 63102 Corporate America Fcu 2075 Big Timber Rd Elgin, IL 60123

AlliedInterstate 300 Corporate Exchange Drive 5th Floor Columbus, OH 43231 Bankfirst 1509 W 41st St Sioux Falls, SD 57105 Discover Fin Po Box 15316 Wilmington, DE 19850

American Home Mtg Svci 4600 Regent Blvd Ste 200 Irving, TX 75063 Bureau Of Collection R 7575 Corporate Way Eden Prairie, MN 55344 Diversified Adjustment 600 Coon Rapids Blvd Nw Coon Rapids, MN 55433

Americas Servicing Co 8480 Stagecoach Ci Frederick, MD 21701 Caine And Weiner 21210 Erwin St Woodland Hills, CA 91367 Dsnb Macys 911 Duke Blvd Mason, OH 45040 Case 09-32712 Doc 1 Filed 09/02/09 Entered 09/02/09 14:59:40 Desc Main

Enhanced Recovery Corporation Hsbc Card Services P.O. Box 60102 City Of Industry, CA 91716-0102 Document Page 45 of 46 Harvard Collection Services, Inc. 4839 N. Elston Avenue Chicago, IL 60630-2534

Nbgl Carsons Pob 15521 Wilmington, DE 19805

Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45263 Hsbc Bank Po Box 5253 Carol Stream, IL 60197 NCO Financial Systems Inc. 507 Prudential Road Horsham, PA 19044

Fifth Third Bank 38 Fountain Square Plz Cincinnati, OH 45263 Hsbc/bsbuy Po Box 15519 Wilmington, DE 19850 Nicor Gas 1844 Ferry Road Naperville, IL 60563

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57104

Hsbc/bstby Po Box 15519 Wilmington, DE 19850 Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266

Gemb/gap Po Box 981400 El Paso, TX 79998 Hsbc/carsn Pob 15521 Wilmington, DE 19805 Ntb/cbsd Po Box 6003 Hagerstown, MD 21747

Gemb/jcp Po Box 984100 El Paso, TX 79998 Hsbc/menards 90 Christiana Rd New Castle, DE 19720 Oxford Collection Serv 135 Maxess Rd Ste 2a Melville, NY 11747

Gemb/lowes Po Box 981400 El Paso, TX 79998 Kay Jewelers 375 Ghent Rd. Akron, OH 44333 Receivables Performanc 20816 44th Ave W Lynnwood, WA 98036

Gemb/old Navy Po Box 981400 El Paso, TX 79998 Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Po Box 9475 Minneapolis, MN 55440

**Rnb-fields3** 

Sears/cbsd

Gemb/sams Club Po Box 981400 El Paso, TX 79998 Lasalle National N A 135 S. Lasalle St Chicago, IL 60603

Po Box 6189 Sioux Falls, SD 57117

Gemb/tweeter New Engla Po Box 981439 El Paso, TX 79998 Macy's P.O. Box 689195 Des Moines, IA 50368 Sunrise Credit Service 234 Airport Plaza Blvd S Farmingdale, NY 11735 Case 09-32712 Doc 1 Filed 09/02/09 Entered 09/02/09 14:59:40 Desc Main Document Page 46 of 46

Thd/cbsd Po Box 6497 Sioux Falls, SD 57117

Tnb - Target Po Box 673 Minneapolis, MN 55440

United Collection Bureau 5620 Southwyck Blvd #206 Toledo, OH 43614

Verizon Wireless/great Po Box 26055 Minneapolis, MN 55426

Von Maur 6565 Brady Davenport, IA 52806

Wffinancial 454 Reddington Dr Ste H South Elgin, IL 60177

Wfnnb/express 4590 E Broad St Columbus, OH 43213

Wfnnb/valucityroomstod Po Box 182303 Columbus, OH 43218